

Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 5, Issue 5

"It seems to be a law of nature, inflexible and inexorable, that those who will not risk cannot win." - John Paul Jones

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Open Enrollment Is Over

We want to thank all City employees, with a special thanks to department heads and payroll clerks, for your help and cooperation during this Open Enrollment period.

COVID-19 challenged us, not only the Benefits Division but the City employee population as a whole, to operate outside of the norm during a period which is already one of the most busiest times of the year.

Over 80% of the employee population tuned in to watch our very first Open Enrollment video presentation as well as participated in telephonic enrollment with the Colonial Benefits Counselors.

Most Open Enrollment changes will take effect October 1st (Flexible Spending Accounts take effect September 1st). Benefit changes not made during the Open Enrollment period can only be made if you experience a qualifying event.

Qualifying Events include:

Marriage



Divorce



Birth/
Adoption



Loss/Gain of
Coverage



Death



If you experience any of these events, you must make a change to your benefits within **30 days** of that event. (Example: Married on July 1st. You must submit your benefit change form by August 1st to add your spouse to your benefit plan otherwise you will have to wait until the next Open Enrollment period)

Required documents - such as marriage certificates, birth certificates, and proof of coverage letters - must be provided to prove the qualifying event.

This next section will explain how we have changed the way benefit changes are made.

New Employee Orientation

New Employee Orientation Video Is Available Online

In This Issue

Open Enrollment Is Over

• • • •

Online Benefit Forms

• • • •

Healthcare FSA & Dependent Care FSA Important Dates

• • • •

Mindful Approaches to Cope with Stress

• • • •

Extended Supply Network

• • • •

CareHere Flu Shot Teaser

• • • •

Aflac

• • • •

Screen Time Challenge

• • • •

"Free Check" In July

• • • •

Basics of Personal Finance Webinar

Online Benefit Forms

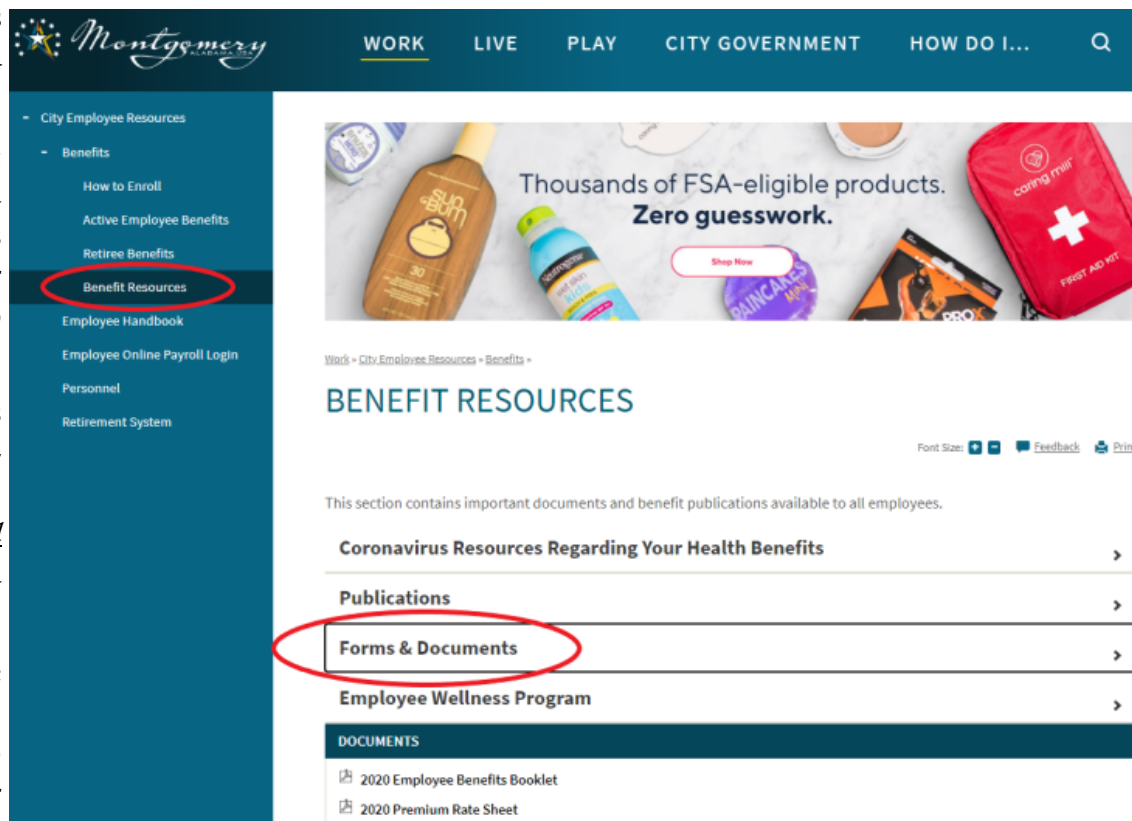
* Visit www.montgomeryal.gov * Click **City Employees** at the top * Click **Benefits** on the left-hand side * Click **Benefit Resources**

Because COVID-19 has forced us to social-distance, the way you handle your benefits has changed.

Employees needing to make changes to their benefits will need to complete the appropriate forms on the Benefits webpage and either e-mail, fax, or hand-mail forms to the Benefits Office.

Forms for the following benefits can be completed on the webpage - Group Health Plan, Vision Plan, Flexible Spending Accounts, Colonial Life, Aflac, Liberty National, and Dependent Life.

Other forms available online are the Life Insurance Beneficiary, AHA Private Physician, Tobacco Attestation, and Prescription Prior Authorization and Drug Claim forms.



Healthcare FSA & Dependent Care FSA Important Dates

If you have a flexible spending account, you have upcoming deadlines for your 2020 funds.

Remember the new FSA plan year will be September 1, 2020 - September 30, 2021 next year!

The last day to expense current year funds is August 31, 2020.

- You can only use current year funds for claims incurred between September 1, 2019 - August 31, 2020.

The last day to file outstanding claims is September 30, 2020.

- This is your grace period to file claims incurred between September 1, 2019 - August 31, 2020. Claims incurred after August 31, 2020 will go against the new plan year funds.

If you have up to \$500 left in your current year Healthcare FSA, those rollover funds will be applied October 1, 2020.

- There is a one-month waiting period to receive rollover funds giving you adequate time to file your outstanding claims by September 30th.

Dependent Care FSA funds do not rollover; however, due to COVID-19 the City will extend the claim period from August 31st to December 31, 2020 for unused funds.

Visit www.allianceinsgroup.com to file a claim or view the status of your accounts.

Balanced Living

Mindful Approaches to Cope with Stress



A recent poll found that 69% of workers say the coronavirus pandemic is the most stressful time of their entire professional career. Everyone copes with stress differently and COVID-19-related stress may not manifest in the same way for everyone. It's important to be gentle with yourself and approach each day with patience and empathy. Understand that you may not readily bounce back, and your work routine may not resume its usual course right away. Adjusting your practices and managing expectations will go a long way towards speeding the transition towards your "new normal." Remember, the EAP is available and can help with almost any issue. EAP resources are FREE to you as an employee and free to your dependents if on the City's health plan.

Confidential Counseling

- EAP counseling includes free and confidential face-to-face sessions (available by phone or video, if preferred).
- Our staff clinicians talk with you, thoughtfully assess your issues, and then connect you with the most appropriate services, based on your individual needs.

Work-Life Resources

- Child/Eldercare Support
- Financial Counseling Services
- Legal Counseling Services
- Community Support Resources
- Peer Support Groups

americanbehavioral.com | 800.925.5EAP (5327)

Source: <https://hrxexecutive.com>

Tips to help reduce stress:

Make self-care a priority. Exercise daily, get plenty of rest, address your own needs and feelings regularly, and make an effort to eat healthy.

Start a mindfulness practice. Mindfulness can help develop self-awareness and the ability to cope with feelings of stress. Pay attention to the present moment with openness, slow down, and connect with your breath to relax your mind and body.

Create a resilience routine. Take a proactive approach to dealing with stress. Make exercise, meditation, yoga and other relaxation techniques part of your daily routine.

Make time for activities you enjoy. Read a good book, watch a comedy, play a fun game, or make something - it doesn't matter what you do, as long as it takes you out of your worries.

Remember to laugh. Laughter is the best medicine and it's free. Laughter can reduce the pain you feel, both body and mind, and help to minimize the issue at hand.

Access Online Wellbeing Resources

Go to americanbehavioral.com to access free online stress reduction tools and wellbeing resources including mindfulness meditations, yoga classes, resilience courses, self-care practices, healthy recipes and more to help you stay emotionally and physically balanced both at work and at home.

- Click the video below to view a 30-minute recorded webinar with a Certified CareHere Health coach to learn more about how to recognize stress and to manage it in a healthy way. View the handout [here](https://careherellc.wistia.com/medias/2lqhz9xtdf).



<https://careherellc.wistia.com/medias/2lqhz9xtdf>

Extended Supply Network (ESN)

Employees enrolled in the City's Health Plan received a letter last month pertaining to the Extended Supply Network (ESN). This means you are now able to receive up to a 90-day supply on maintenance prescription drugs through your local pharmacy as opposed to home delivery with one copay for each 30-day supply.

Prescription Drug Copays remain the same:

Tier 1 Drugs - \$10 copay

Tier 2 Drugs - 25% of the cost of the drug

Tier 3 Drugs - 25% of the cost of the drug plus a \$20 copay

Copays are subject to meeting your \$250 prescription drug deductible.

You can view the maintenance drug list that applies to the plan at

www.AlabamaBlue.com/MaintenanceDrugList.

You can find participating pharmacies at

www.AlabamaBlue.com/web/find-a-pharmacy.

Enter a zip code or a city and state for your search.

Select *Extended Supply Network* in the Network or Plan dropdown. Once you choose an ESN participating pharmacy, be sure to have any applicable prescriptions transferred to the pharmacy in order to receive the highest level of benefits.

Medications received from Out-of-Network pharmacies are not covered.



CareHere!

IT'S WORTH
A SHOT

WE WILL BE OFFERING THE FLU VACCINE
IN THE 2020 - 2021 FLU SEASON.

**Watch for flu shot vaccination dates,
times and locations this fall.**

Check with your CareHere provider before going anywhere else for your flu shot. After vaccination, flu protection is not instant. It takes about 2 weeks for protection to develop. The vaccine is an active protection against influenza for 16 to 20 weeks. The best time to receive the flu shot is October.

**Protect yourself this flu season.
Please take advantage of this
benefit.**

877.423.1330 | CareHere.com | CareHere App

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During the month of July, employees will have the opportunity to enroll or make changes to Aflac policies. All changes will take effect October 1st.

There will be no on-site enrollment this year. Employees will need to contact Betty Gamache (Office - 334-288-3697 Cell - 334-462-7600) or Carol Jackson (Cell - 334-301-3818).

Today's Challenge

Pledge to end "screen time" at least 1 hour before bedtime tonight.

Watching your favorite show or catching up on Facebook might be fun right before bed, but it can interrupt your sleep and make for a less restful night. That's because the light and motion from the screen activates the brain and creates an alertness that can keep you awake. Powering down early lets your brain relax and get ready for good rest, and good rest means you'll be better able to deal with whatever challenges the next day throws your way.

Source: *Wellable Blog Newsletter*

Free Check In July

Don't forget there are three paychecks in July - July 2nd, July 17th, and July 31st.

Benefit premiums, including all other payroll deductions, will deduct as normal on July 2nd and July 17th. On July 31st, most benefit premiums will not deduct; hence, some refer to it as a "free check".

Benefit premiums not deducted on July 31st include:

Group Health Plan, Vision, Colonial Life, Liberty National, and Aflac. Wellness Program non-compliance deductions (Annual Health Assessment and Tobacco User) and Child Support also will not deduct on this check.

All mandatory federal and state taxes, retirement contributions, court-ordered garnishments, Flexible Spending Accounts, Deferred Compensation, and United Way will deduct as usual.

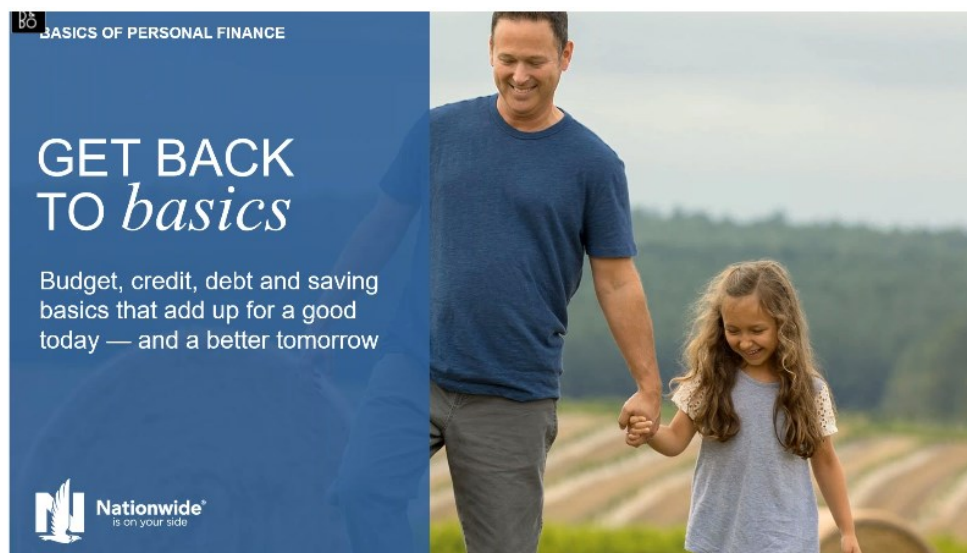
Basics of Personal Finance Webinar



We know that retirement is as unique as each individual planning for it. That's why Nationwide defines retirement as your vision for the future - not as dollars and benchmarks.

Retirement is different for everyone. What does it mean for you? We'll look at some foundational knowledge that can help get you there. When you understand the basics of personal finance, you can make decisions and plan for small changes now that could make a big difference for your future financial wellness.

Click the picture below to view the recorded webinar.



Contact Jeremy White 334.689.0947 to make changes to your Nationwide Deferred Comp account.